

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Kaelin Erika Gelbke
DebtorCase No. 11-31806-B
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin
Form ID: b9aPage 1 of 1
Total Noticed: 22

Date Rcvd: May 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2011.

db +Kaelin Erika Gelbke, 4923 County Rd. M, Orland, CA 95963-8119
 18779632 +California State Auto Assoc, 100 Van Ness Ave, San Francisco CA 94102-5292
 18779634 +Cardworks Servicing LLC, PO Box 9201, Old Bethpage NY 11804-9001
 18779636 City Of Orland, Orland Municipal Water, 815 Forth St, Orland CA 95963
 18779637 +Delmarva Capital Services LLC, PO Box 126, Forest Hill MD 21050-0126
 18779638 +Far West Collection Services Inc, PO Box 937, Concord CA 94522-0937
 18779643 +Penny Mac Loan Service, PO Box 514387, Los Angeles CA 90051-4387
 18779644 U S Department Of Education, PO Box 530260, Atlanta GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: jacobsd@jacobsanderson.com May 14 2011 09:16:00 Douglas B. Jacobs,
 20 Independence Cir, Chico, CA 95973-0210
 tr +EDI: QJWREGER.COM May 14 2011 09:08:00 John W. Reger, 280 Hemsted #C,
 Redding, CA 96002-0934
 smg EDI: EDD.COM May 14 2011 09:08:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM May 14 2011 09:08:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 18779628 EDI: MERRICKBANK.COM May 14 2011 09:08:00 Advanta Bankcorp, PO Box 30715,
 Salt Lake City UT 84130-0715
 18779629 +EDI: ACCE.COM May 14 2011 09:08:00 Asset Assistance LLC, PO Box 2036,
 Warren MI 48090-2036
 18779630 +EDI: BANKAMER.COM May 14 2011 09:08:00 Bank Of America, PO Box 21848,
 Greensboro NC 27420-1848
 18779631 EDI: BANKAMER.COM May 14 2011 09:08:00 Bank Of America, PO Box 301200,
 Los Angeles CA 90030-1200
 18779633 +E-mail/Text: cms-bk@cms-collect.com May 14 2011 09:16:52 Capital Managment Services LP,
 726 Exchange St Suite 700, Buffalo NY 14210-1494
 18779635 EDI: CITICORP.COM May 14 2011 09:08:00 Citi Bank, PO Box 6000, The Lakes NV 89163-6000
 18779639 +E-mail/Text: data_processing@fin-rec.com May 14 2011 09:16:51 Financial Recovery Services Inc,
 PO Box 385908, Minneapolis MN 55438-5908
 18779640 +E-mail/Text: agency@greystonealliance.com May 14 2011 09:16:49 Greystone Alliance LLC,
 PO Box 1810, Buffalo NY 14240-1810
 18779641 +EDI: HFC.COM May 14 2011 09:08:00 HSBC, PO Box 60139, City Of Industry CA 91716-0139
 18779642 +EDI: TSYS2.COM May 14 2011 09:08:00 Juniper Master Card, PO Box 13337,
 Philadelphia PA 19101-3337

TOTAL: 14

***** BYPASSED RECIPIENTS *****

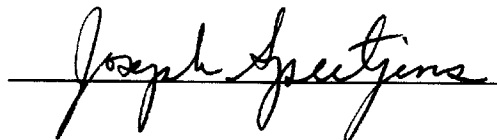
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2011

Signature:



	<p align="center">UNITED STATES BANKRUPTCY COURT Eastern District of California</p> <p align="center">Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814</p> <p align="center">(916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM</p>	<p align="center">FILED</p> <p align="center">5/13/11</p> <p align="center">CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA</p> <p align="center">auto</p>
---	--	---

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/12/11 .
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

Case Number: 11-31806 - B - 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Kaelin Erika Gelbke
xxx-xx-8324

4923 County Rd. M
Orland, CA 95963

Debtor's Attorney: Douglas B. Jacobs
20 Independence Cir
Chico, CA 95973

Trustee: John W. Reger
280 Hemsted #C
Redding, CA 96002

Telephone Number: (530) 342-6144

Telephone Number: 530-224-9939

MEETING OF CREDITORS

Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA

Date & Time: 7/6/11 11:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines - Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:

9/6/11

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

See Reverse Side For Important Explanations.

Dated:
5/13/11

For the Court,
Wayne Blackwelder , Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---